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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Attorney Docket No. 051874-0112

Applicant: William D. MEADOW et al
Title: CHECK BASED ONLINE PAYMENT AND VERIFICATION
SYSTEM AND METHOD
Application No.: 09/976,056
Filing Date: October 15, 2001
Examiner: Winter, John M.
Art Unit: 3621

LETTER TO PTO

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Applicants' representative seeks clarification as to the status of this application. In mid-December, 2005, Examiner Winter agreed to enter a draft amendment (with claim amendments), which was previously faxed to him (on November 16, 2005), via an Examiner's Amendment, which would place this case in condition for allowance.

Applicants' representative then checked the PTO PAIR system several times after that date, in order to see when the Examiner's Amendment had been entered. To date, no indication of such an Examiner's Amendment or a Notice of Allowance appears on the PTO PAIR system for this application.

Based on queries made by Applicants' Representative, Examiner Winter graciously sent Applicants' representative a copy of a Notice of Allowance that he submitted within the PTO for this application.

It is noted that the mailing date of the final Office Action is November 3, 2005, whereby six months from that date is May 3, 2006.

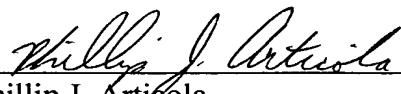
Based on the information provided by Examiner Winter to Applicants' representative over several telephone conversations, it is believed that no response needs to be filed to the

final Office Action (in fact, Examiner Winter said not to file a response, since it would only gum up the works, since he had already submitted an Examiner's Amendment with a Notice of Allowance).

It is possible that a second-eyes review is being performed on this application by the PTO, but that is only speculation. In any event, it is respectfully requested that Applicants' Representative be informed at least a few weeks prior to the six-month-from-final-Office-Action date of May 3, 2006, if any formal response is required. Otherwise, it will be assumed that this application will remain pending after the six-month-from-final-Office-Action date of May 3, 2006.

Respectfully submitted,

Date February 15, 2006


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**The Commissioner is hereby authorized to
charge any deficiency or credit any over-
payment to Deposit Account No. 19-0741**